## Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

## **Listing of Claims:**

- 1. 29. (Canceled).
- 30. (New) A system for pricing a product, comprising:
- a mobile computing device including a wireless transceiver configured to provide wireless communication;
- a location circuit configured to provide location data based on the location of the mobile computing device; and
- a data processor configured to receive the location data and to set a price for the product based on the location data.
- 31. (New) A system for pricing a product as in claim 30, wherein the data processor is remote from the mobile computing device.
- 32. (New) A system for pricing a product as in claim 30, wherein the data processor further comprises a memory configured to store the location data received from the location circuit.
- 33. (New) A system for pricing a product as in claim 30, wherein the data processor is further configured to price the product based on a date or a time of day.
- 34. (New) A system for pricing a product as in claim 30, wherein the data processor is further configured to price the product based on an environmental condition, including a weather condition.
- 35. (New) A system for pricing a product as in claim 30, wherein the product comprises an insurance policy or a warranty.

- 36. (New) A system for pricing a product as in claim 30, wherein the data processor is configured to dynamically adjust the price for the product based on the location of the mobile computing device.
- 37. (New) A system for pricing a product as in claim 30, wherein the location data further comprises a distance between the location of the mobile computing device and a provider of the product.
- 38. (New) A system for pricing a product as in claim 37, wherein the mobile computing device is further configured to receive a lower price for the product based on the data received from the location circuit.
- 39. (New) A method for pricing a product, the pricing being determined based on a location of a mobile computing device, comprising:

determining the location of the mobile computing device, the mobile computing device including a wireless transceiver configured for providing wireless communication; and pricing the product based on the location of the mobile computing device.

- 40. (New) A method for pricing a product as in claim 39, further comprising transmitting the location of the mobile computing device via the wireless transceiver to a data processor, the data processor being configured to price the product based on the location of the mobile computing device.
- 41. (New) A method for pricing a product as in claim 39, further including pricing the product based on a date or a time of day.
- 42. (New) A method for pricing a product as in claim 39, further including pricing the product based on an environmental condition, including a weather condition.
- 43. (New) A method for pricing a product as in claim 39, wherein the product is an insurance policy or a warranty.

- 44. (New) A method for pricing a product as in claim 39, further comprising dynamically adjusting the price of the product based on a change in a parameter selectable from the following: a date, a time of day, an environmental condition including a weather condition, or a location of the mobile computing device.
- 45. (New) A method for pricing a product as in claim 39, wherein the step of pricing the product is performed by the mobile computing device.
- 46. (New) A method for pricing a product as in claim 39, wherein the step of pricing the product is performed by a remote server.
- 47. (New) A method for pricing a product as in claim 39, further comprising receiving a lower price for the product based on the location of the mobile computing device.
- 48. (New) A system for pricing a product, comprising:
- a transceiver configured to wirelessly receive location data based on a location of a mobile computing device; and
- a data processor configured to determine a price for the product based on the location data received by the transceiver.
- 49. (New) A system for pricing a product as in claim 48, wherein the transceiver is configured to output the price for the product to a display.
- 50. (New) A system for pricing a product as in claim 48, wherein the data processor further comprises a data storage device configured to store the location data received from the transceiver.
- 51. (New) A system for pricing a product as in claim 48 wherein the data processor is further configured to price the product based on a date or a time of day.

- 52. (New) A system for pricing a product as in claim 48, wherein the data processor is configured to dynamically adjust the price for the product based on the location of the mobile computing device.
- 53. (New) A system for pricing a product as in claim 48, wherein the mobile computing device is further configured to receive a lower price for the product based on the location data received by the transceiver.